



FEMA

Mitigation in Action: Huntsville No More Flooding for One Small Business

Huntsville, AL - John's Photo Mart, a small camera and photo processing shop, had been beset by flooding problems for years. Located in a 100-year floodplain and surrounded by the waters of Brogan Branch, Pinhook Creek and Fagan Creek, the small brick building with the slanted roof had been flooded three times since 1979. Each time, floodwaters breached its interior one to two feet, and each time, the National Flood Insurance Program (NFIP) paid out damages to the owner/policyholder. Over the years, insurance settlements for flood damage amounted to \$24,167 or \$59,860 in inflation-adjusted 2004 dollars. It was a cycle destined to go on forever.

Seeing the devastation on this small property year after year, Huntsville city officials agreed it was a problem that needed a solution. One day in 2003, opportunity stared them in the face.

A City employee who drove by the site each day on the way to work saw a "for sale" sign and mentioned it to colleagues. The possibility of purchasing the building was then presented to the head of the planning department who instructed staff to begin the process.

Without any financial assistance from the Federal or State government, Huntsville officials did a property appraisal and offered \$125,000 in local funds for the property. On April 17, 2003, the offer was accepted and the little building belonged to the City. Less than a month later, the former photo mart flooded again, but this time it didn't matter. The proprietors had moved out, the inventory was gone, and the building was scheduled for demolition. In Oct. 2003, the building was razed.

The NFIP is no longer paying insurance settlements year after year for a property whose future was clouded with the prospect of more flood damage. The property's owner, Fuji Photo Film Ltd., was compensated at full market value. The final silver lining is this - the small 5,400 square feet patch of land where John's Photo Mart once sat is now a well-manicured green space maintained by the City of Huntsville, lending a touch of serenity to a busy commercial intersection.



**Madison County,
Alabama**



Quick Facts

Sector:

Private

Cost:

\$125,000.00 (Actual)

Primary Activity/Project:

Acquisition/Buyouts

Primary Funding:

Local Sources